



Order Filed on July 29, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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In Re:

Tamia L. Caviness,  
Debtor

Case No.: 20-16188

Chapter: 13

Judge: JNP

**ORDER TO EMPLOYER TO PAY TO THE CHAPTER  
13 TRUSTEE & MORTGAGE COMPANY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby ORDERED.

.....  
  
**DATED: July 29, 2020**

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

The above-named debtor has filed a proceeding under Chapter 13 of Title 11 of the United States Code. The debtor's future earnings have been submitted to the jurisdiction of this Court, in furtherance of the debtor's Chapter 13 plan.

NOW, THEREFORE, PURSUANT TO 11 U.S.C. § 1325(C) AND § 105, IT IS ORDERED that, until further order of this Court, the employer or other party providing income to said debtor shall deduct from the earnings or income of said debtor the following sums each pay period, beginning on the next pay day following receipt of this order, and shall deduct the same amount for each pay period thereafter, including any period for which the debtor receives periodic or lump sum payment for or on account of vacation, termination or other benefits, arising out of present or past employment of the debtor, and to forthwith remit the sum so deducted to the Chapter 13 Standing Trustee and Mortgage Company.

**Debtor's Employer and Address:**

Ancora Psychiatric Hospital  
Attn: Office of Human Resources  
301 Spring Garden Road  
Ancora, NJ 18037-9699  
Employee ID: 000313425

**Trustee to Whom Payments Must be Forwarded (and Address):**

Isabel C. Balboa, Trustee  
PO Box 1978  
Memphis, TN 38101-1978  
#20-16188

**\*\*\*Place #20-16188 on payment\*\*\***

**Amount to be Deducted and Paid Per Pay Period:**

\_\_\_\_ Monthly  X  Bi-Weekly \_\_\_\_ Weekly \$ 165.00

**Mortgage Company to Whom Payment Must be Forwarded (and Address)**

AmeriHome Mortgage Company, LLC  
Payment Processing Center  
PO Box 11733  
Newark, NJ 07101-4733

**\*\*\*Place acct No.: 0117129197 on payment\*\*\***

**Amount to be Deducted and Paid Per Pay Period:**

\_\_\_\_ Monthly  X  Bi-Weekly \_\_\_\_ Weekly \$ 665.00

IT IS FURTHER ORDERED that the employer or other party making payments shall note the debtor's name and bankruptcy case number on the checks to the trustee and loan number on the checks to the mortgage company.

IT IS FURTHER ORDERED that said employer or other party shall notify said trustee and mortgagee(s) if the earnings or income of said debtor are terminated, and the reasons for such termination.

IT IS FURTHER ORDERED that all earnings and wages of the debtor, except the amounts required to be withheld by the provisions of any laws of the United States, the laws of any State or political subdivision, or by any insurance, pension or union dues agreement between employer and the debtor, or by the order of this court, shall be paid to the debtor in accordance with employer's usual payroll procedure.

IT IS FURTHER ORDERED that no deduction for or on account of any garnishment, wage assignment, credit union or other purpose not specifically authorized by this Court shall be made from the earnings of said debtor.

IT IS FURTHER ORDERED that an order dismissing the debtor's bankruptcy case shall constitute a termination of the requirement to make payments under this order.

IT IS FURTHER ORDERED that this order supersedes previous orders, if any, made to the subject employer or other party in this cause.

IT IS FURTHER ORDERED that the attorney for the debtor shall serve copies of this order on the employer or other party, the trustee, and the mortgagee(s) within seven (7) days.

**IT IS A VIOLATION OF 15 U.S.C. § 1674 AND N.J.S.A. 2A:170-90.4 FOR AN EMPLOYER TO DISCHARGE AN EMPLOYEE OR TAKE ANY OTHER DISCIPLINARY ACTION BECAUSE OF A WAGE GARNISHMENT. AN EMPLOYER VIOLATING SAID STATUTES IS SUBJECT TO FINES AND IMPRISONMENT.**